

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 14-30874-KLP
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Stephen Todd DeAntonio
11519 Moven Court
Midlothian, VA 23114-5174

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-1478

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Stephen Todd DeAntonio is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: June 4, 2014

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Stephen Todd DeAntonio
 Debtor

Case No. 14-30874-KLP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: admin
 Form ID: B18

Page 1 of 1
 Total Noticed: 17

Date Rcvd: Jun 05, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2014.

db Stephen Todd DeAntonio, 11519 Moven Court, Midlothian, VA 23114-5174
 12223713 +Atlantic Law Group LLC, P.O. Box 2548, Leesburg, VA 20177-7754
 12223715 +HSBC, 2001 Bishops Gate Blvd, Mount Laurel, NJ 08054-4604
 12223716 +Jennifer Rosen, Esquire, Picard, Rowe & Rosen, 8310 Midlothian Tpke, Richmond, VA 23235-5120
 12223718 +PHH, 2001 Bishops Gate Blvd, Mount Laurel, NJ 08054-4604
 12223721 +Tracey N DeAntonio, 11513 Stillbrook Road, Richmond, VA 23236-2407
 12225383 +US Attorney, 600 E Main St, 18th Flr, Richmond, VA 23219-2430
 12223724 VCU Student Accounts, 1015 Floyd Avenue, 1st Floor, P. O. Box 843036, Richmond, VA 23284-3036

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QHSHAIA.COM Jun 06 2014 01:48:00 Harry Shaia, Jr, Spinella, Owings & Shaia, P.C., 8550 Mayland Drive, Richmond, VA 23294-4704
 cr EDI: RECOVERYCORP.COM Jun 06 2014 01:48:00 GE Capital Retail Bank c/o Recovery Management Sys, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 12223714 EDI: CHASE.COM Jun 06 2014 01:48:00 Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298
 12251501 EDI: RECOVERYCORP.COM Jun 06 2014 01:48:00 GE Capital Retail Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 12223717 +E-mail/Text: ustpregion04.rh.ecf@usdoj.gov Jun 06 2014 01:57:19 Office of the US Trustee, 701 E. Broad Street, Room 4304, Richmond, VA 23219-1885
 12223719 +EDI: NAVIENTFKASMSERV.COM Jun 06 2014 01:48:00 Sallie Mae, P. O. Box 9655, Wilkes Barre, PA 18773-9655
 12223720 EDI: NAVIENTFKASMSERV.COM Jun 06 2014 01:48:00 Sallie Mae Servicing, P.O. Box 9500, Wilkes Barre, PA 18773-9500
 12223722 EDI: USAA.COM Jun 06 2014 01:48:00 USAA, 10750 McDermott Freeway, San Antonio, TX 78288-9876
 12223723 EDI: USAA.COM Jun 06 2014 01:48:00 USAA Federal Savings, 9800 Fredericksburg Road, San Antonio, TX 78288-0001

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr HSBC Bank USA, N.A.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2014 at the address(es) listed below:

Deanna H. Hathaway on behalf of Debtor Stephen Todd DeAntonio ecf@hathawayadair.com, hathawayadair@gmail.com
 Harry Shaia, Jr harryshaia@spinella.com, marykeller@spinella.com;dianecollins@spinella.com;hshaiajr@ecf.epiqsystems.com
 Julia Bonham Adair on behalf of Debtor Stephen Todd DeAntonio hathawayadair@gmail.com, ecf@hathawayadair.com
 Kristen Julie Misleh on behalf of Creditor HSBC Bank USA, N.A. kmisleh@atlanticlawgrp.com, rbailey@atlanticlawgrp.com;pmagee@atlanticlawgrp.com

TOTAL: 4